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ABSTRACT

This paper examines utilization of the Plan for Achieving Self-Sufficiency (PASS), a work incentive available for persons receiving Supplemental Security Income (SSI), designed to parallel the Individuals with Disabilities Education Act transition plan requirement. The PASS program allows persons receiving SSI cash assistance to set aside income toward achieving a specified work goal if clear steps and needed items and services are identified. The study analyzed a sample of data from the Social Security Administration (demographics, disability, occupational goals, preparers, and requested items and services) for 103 persons newly approved for PASSes. Findings indicated that very few transition-age students use PASSes (less than 3 percent of working-age PASS participants were under 30 years of age) and the total number of PASSes has decreased by 40 percent since recent administrative changes. Other findings revealed that persons with mental illness were more likely to use PASSes, that work goals focusing on professional specialty occupations were most common, that education and transportation were the most frequently requested items and services, and that PASSes were most often prepared by SSI participants themselves. Implications for school-to-work transition for youth with disabilities are discussed. Seven tables detail the study's findings. (Contains 26 references.) (DB)

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Analyzing a Work Incentive:

The Plan for Achieving Self Sufficiency and School-To-Work Transition

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ABSTRACT

This article examines utilization of the plan for achieving self-sufficiency (PASS), a work incentive available for persons receiving Supplemental Security Income (SSI). Using a sample of 103 newly approved PASSes and Social Security Administration program data, demographics, disability, occupational goals, preparers, and requested items and services were analyzed. Findings showed that very few transition-age students use PASSes and the total number of PASSes has reduced substantially since recent administrative changes have occurred. Other findings revealed that persons with mental illness were more likely to use PASSes, education and transportation were the most frequently requested items and services, and PASSes were prepared most often by SSI participants themselves. Implications for school-to-work transition for youth with disabilities are discussed.

Analyzing a Work Incentive:

The Plan for Achieving Self Sufficiency and School-To-Work Transition

Since 1990, the Individuals with Disabilities Education Act (IDEA) has required transition plans for all youth receiving special education services (P.L. 101-476). These plans have focused on strategies that promote successful postschool outcomes such as continuing education, independent and supported living, community integration, and employment. Based on student preferences and abilities, transition plans are intended to coordinate activities and services that facilitate the movement of students into post-school environments such as the workplace. Work goals and the steps toward achieving these goals are thus a key feature of the individualized transition planning process.

Parallel to the IDEA transition plan requirement, the plan for achieving self-support (PASS) is an important work incentive for persons participating in the Supplemental Security Income (SSI) program (see Table 1). Administered by the Social Security Administration, the PASS allows persons receiving SSI cash assistance to set aside income toward achieving a specified work goal. Further, the PASS requires clear steps and a description of the items and services needed to achieve this goal. Both the IDEA and PASS thus share similar characteristics aimed at promoting increased employment and economic self-sufficiency through coordinated planning.

In response to internal and external SSI administrative inquiries (SSA, 1996a; GAO, 1996), new procedures and criteria were developed for PASS approvals. Previously reviewed and approved in local field offices, these responsibilities were

shifted first to the Social Security Administration's Baltimore headquarters, and then dispersed across 16 regional offices. Teams of specialists familiar with disability, education, and rehabilitation issues were directed to apply explicit criteria for PASS reviews. These criteria targeted the feasibility of PASS work goals, how well delineated steps connected to each goal, and whether expenses were justified and reasonable. Together, the net effect of these changes reduced both approval rates as well as the total number of active PASSes.

Insert Table 1 About Here

Despite these changes, the PASS remains a potentially useful tool for facilitating successful school-to-work transition for students with disabilities. Increased attention focusing on work incentives such as the PASS has underscored the importance of promoting strategies that will increase the employment rates among youth and adults with disabilities (Hennessey & Muller 1995; Kingson & Schulz, 1996; Kregel, 1996; Mashaw, Reno, Burkauser & Berkowitz 1996; National Commission on Childhood Disability 1995; National Academy of Social Insurance, 1996a, 1996b; Nelson, 1994; Prero, 1993; Prero & Thornton, 1991; Rupp, Bell, & McManus, 1994; Scott, 1992; Stapleton, Alecxih, Barnow, Coleman, Livermore, Lo, Lutzky & Zeuschner 1995; GAO, 1995, 1996b; 1996c; 1996d). Informing educators, rehabilitation professionals, parents, and students regarding how PASSes may be utilized as a part of the transition planning process may therefore assist in improving employment outcomes (Bruyere, Ferrell & Golden, 1995;

Brady, 1995; SSA, 1992, 1995). Further, the need for accurate information about the PASS and other work incentives is an even more salient issue given recent SSI eligibility and administrative changes. Thus, the purpose of this study was to analyze newly approved PASSes and to develop a framework for incorporating work incentives in the transition planning process.

Method

Sample and Procedures

As part of on-going collaborative efforts between the Social Security Administration and the Department of Education, 103 newly approved PASSes were analyzed. Sampled PASSes were approved by the Social Security Administration between February and September, 1996. The sample included all newly approved PASSes reviewed at the Social Security Administration Baltimore headquarters during this time period. Twenty-six states were represented. Before release, all personal identification data such as names, addresses, phone numbers and social security numbers were expunged.

Sampled plans varied considerably and included differing levels of information. A new eight page form (SSA, 1996b) was evident for 28 percent of the sample. Many PASS documents, however, consisted of a single page narrative. Overall, sampled documents averaged 4 pages in length and included similar key features. Procedures for analyzing and categorizing variables are described in the next section.

Categorization and Analysis

To capture essential groupings across PASS variables, the following categories were selected: Disability, occupational goals, preparers, items and services. Disability types were adapted from existing categories outlined in the Individuals with Disabilities Education Act. Resulting categories included mental retardation, mental illness, multiple disabilities, hearing impairment, orthopedic impairment, health impairment, and traumatic brain injury. Approximately 70 percent of all sampled PASSes included identifiable disability data. In some cases, low incidence disabilities were collapsed into the "other" category. Examples of disabilities in this category included polio, epilepsy, and autism.

Adapting a framework developed by the U. S. Department of Labor (1994), each PASS was classified according to specified occupational goals. These goals included the following categories: Executive and managerial; professional specialty; technicians and related support; administrative support; service; mechanics, installers, and repairers; transportation and material moving; and other. Table 2 displays examples of occupational goals for each category.

Insert Table 2 About Here

PASS preparers were grouped into seven categories. Persons who prepared PASSes were classified as either self; Social Security Administration; vocational rehabilitation agency; commercial agency; non-profit agency or advocate; and unknown.

If it appeared that a person received little or no assistance when preparing a PASS, such forms were categorized under self. If it appeared that a vocational rehabilitation counselor had assisted (i.e., professional title or agency name was written), then the PASS preparer was noted as vocational rehabilitation agency. If an agency representative received a fee for completing a PASS, such plans were categorized under fee-for-service agency; conversely, if a person or agency representative who had assisted in preparing the PASS received no explicit funds for this service, then these PASSes were grouped under the non-fee for service agency or advocate category. The unknown category was assigned when it appeared that assistance was received but the origin of assistance was unclear.

Though PASSes varied, categories attempting to represent the scope of all items and services were developed as follows: Education; transportation; employment support; technology; clothing; and other. Education items included tuition, books, and related supplies. Transportation included such items as bus and train fares, automobiles, repairs, and related insurance. Employment support focused on services such as development, job coaching, and follow-along services provided by third parties. Technology items encompassed computer hardware and software. Clothing included uniforms and other apparel necessary for targeted work environments. Other items and services included rental fees, child care, meals, therapy, equipment, tools, and other miscellany. In most cases, PASS participants identified more than one type of item or service. Combinations of various items and services were thus exhibited across the total sample.

Extant Data

In addition to the PASS analyses, extant report data were summarized to illustrate demographic and longitudinal data. Information focusing on the characteristics of SSI participants and the utilization of different work incentives were gathered from Social Security Administration records. Also, data focusing on the utilization of the Impairment Related Work Expense (IRWE) and Blind Work Expense (BWE) incentives were included with the PASS to compare the extent of participation over time. The IRWE work incentive provides for the exclusion or the costs of items and services purchased by a persons and are needed in order to work. Similarly, the BWE permits special exclusions for blind workers. The key difference between the PASS, IRWE, and BWE is that work is not a required condition for using the PASS. That is, both earned and unearned income may be set aside when an individual uses a PASS. In this way, data from various sources were combined to provide micro and macro level perspectives.

Results

Demographics

Table 3 illustrates demographic information regarding all recent PASS participants. Using complete SSA work incentive data, displayed variables include age, race, sex, earned and unearned income for all SSI disabled recipients using either PASS, IRWE, or BWE work incentives. A key finding was that less than .5 percent SSI beneficiaries under the age of 21 years had approved PASSes. In addition, SSI participants who were white and male were more likely to use PASSes. Earned income was markedly less for persons using the PASS when compared with persons using the IRWE and BWE. In contrast, while approximately one-half of persons utilizing IRWE

and BWE received Social Security Disability Insurance (SSDI) income in addition to their SSI benefits, over two-thirds of PASS participants received unearned income from both SSDI and SSI.

Insert Table 3 About Here

Utilization Trends

Figure 1 illustrates longitudinal trends of PASS, IRWE, and BWE utilization since 1991. While BWE usage has remained steady, IRWE and PASS work incentives grew steadily through 1995. Then, after administrative changes were implemented, the number of active PASSes dropped over 40 percent by September, 1996 (SSA, 1996c). During the same time, IRWE work incentive utilization stabilized. No substantial changes were evident for the BWE over the entire five year period.

Insert Figure 1 About Here

Disability

Table 3 displays an analysis of disability among PASS participants. Using a chi-square analysis procedure, a significant difference was observed across all disability categories, $\chi^2 (7, N = 71) = 44.27, p = .0000$. Subsequent analyses of disability

categories revealed that the 37 percent of PASS participants with mental illness was significantly higher than all other individual categories at a $p < .01$ level of confidence. Persons with orthopedic impairments, health impairments, and mental retardation together comprised another third of the entire sample. Among all selected categories, SSI participants with hearing impairments were least likely to use a PASS.

Insert Table 4 About Here

Occupational Goals

Table 5 displays an analysis of occupational goals among PASS participants. A significant difference was evident among all occupational goal categories, $\chi^2 (7, N = 103) = 71.06, p < .0000$. Of these, the 37 percent of professional specialty occupations was significantly greater than all other individual categories ($p < .05$). Technicians and related support was the second largest category at 21 percent, and administrative support occupations exhibited the third largest proportion at 13 percent. Service occupations comprised 10 percent of the sample. Executive and managerial, transportation and material moving, and mechanics, installers and repairers showed similar proportions of 3 and 4 percent.

Insert Table 5 About Here

PASS Preparers

Table 6 shows an analysis of PASS preparers. A significant difference among all PASS preparer categories was exhibited, $\chi^2 (5, N = 103) = 19.65, p = .0015$. The proportion of PASSes prepared by participants themselves was significantly greater than all other categories ($p < .01$). In contrast, PASSes prepared by Social Security Administration staff were significantly less than all other categories ($p < .05$). PASSes prepared with the assistance of vocational rehabilitation, commercial, and non-profit agencies and advocates were relatively similar in proportion.

Insert Table 6 About Here

Items and Services

In addition to the frequency of items and services for all sampled PASSes, Table 7 shows a distribution across disability categories. For all PASSes including descriptions of items and services, 63 percent identified transportation cost needs. This was the most frequently recorded category. Tuition, books, supplies and other educational expenses were identified for 55 percent of all sampled PASSes. Clothing and technology items were requested for 18 percent and 17 percent of all PASSes, respectively. Employment support services such as job coaching and follow-along represented the smallest category,

13 percent. Thirty-one percent of the PASSes included items and services classified under the other category.

Insert Table 7 About Here

Table 7 displays the frequency of items and services requested across identified disabilities is displayed. As shown, 16 persons with mental illness identified anticipated education expenses for achieving their occupational goals. In addition, the same number of persons with mental illness identified transportation needs. Therefore, both education and transportation categories revealed the highest concentration of items and services requested among persons with mental illness, and these figures were the highest also across known disability categories.

Discussion

Several key findings of this study pertain to school-to-work transition for youth with disabilities. First, less than 3 percent of all working-age PASS participants were under 30 years of age. Additionally, less than 1 percent of secondary school-aged SSI participants utilized the PASS work incentive. A second finding was that utilization of the PASS has fallen by more than 40 percent since February, 1996. Third, persons with mental illness were far more likely to take advantage of PASSes than persons with other disabilities. Fourth, of the approved PASSes, work goals focusing on professional specialty occupations was significantly higher than other categories. Fifth, most PASSes

appeared to be prepared by SSI participants themselves without substantial assistance from others. And finally, transportation and education were the most frequently identified items and services requested by newly approved PASS participants.

Limitations of these findings should be weighed. Though all newly approved PASSes at the Baltimore Social Security Administration headquarters were analyzed, the limited sample size did not allow a comprehensive analysis of relationships between disability, work goals, preparers, items and services. Also, generalization of these findings are tenuous given that all PASSes were reviewed in a single administrative office. That is, though 26 states were represented, there was no analysis of PASSes approved in regional offices. Despite these limitations, the study findings may still suggest practical applications for transitioning youth with disabilities.

Implications

The findings of this report may have important implications for professionals, parents, and students during the school-to-work transition planning process. First, the PASS appears to be underutilized among all SSI beneficiaries, especially youth and young adults. Because the PASS allows students to set aside income and resources for a career goal, planning for items and services needed after graduation should begin early for students receiving SSI benefits. For example, students receiving special education services who would not qualify for SSI due to family income may, however, become eligible upon reaching the age of 18 years. Students with severe disabilities gaining such access to the SSI program may then set aside earned and unearned income while acquiring the skills necessary for living and working independently. Upon graduation, funds then needed for continued education and training, transportation, assistive

technology or other items and services may be applied toward reaching defined occupational goals. Such applications of the PASS for young adults with disabilities may therefore provide enhanced opportunities for improving school-to-work transition outcomes.

These findings also emphasize the critical role of educators, transition specialists, and other professionals in assisting students and families to use the PASS. As shown, many persons do not receive substantial assistance when preparing PASSes. For students and families with little knowledge about the PASS, educators and other professionals may assist in defining work goals, identifying needed items and services, and planning the steps necessary for achieving employment outcomes. Informal interviews with PASS reviewers revealed that denials often resulted when applicants failed to adequately define clear, feasible work goals. Educators and others experienced in transition planning may therefore provide important technical assistance for students and families who otherwise would not have full access to the PASS work incentive.

Conclusion

The PASS work incentive is an empowering tool that complements the transition planning process required by IDEA. Our analysis showed that the possibilities and underutilization of the PASS may have important implications for students with disabilities, parents, educators, and other professionals assisting in school-to-work transition. Future research should demonstrate how the PASS may improve postschool outcomes for persons with differing disabilities. Also, an examination of materials and technical assistance methods may assist in developing improved information resources.

Such research may result in improved service delivery that would ultimately enhance school-to-work opportunities for transitioning youth.

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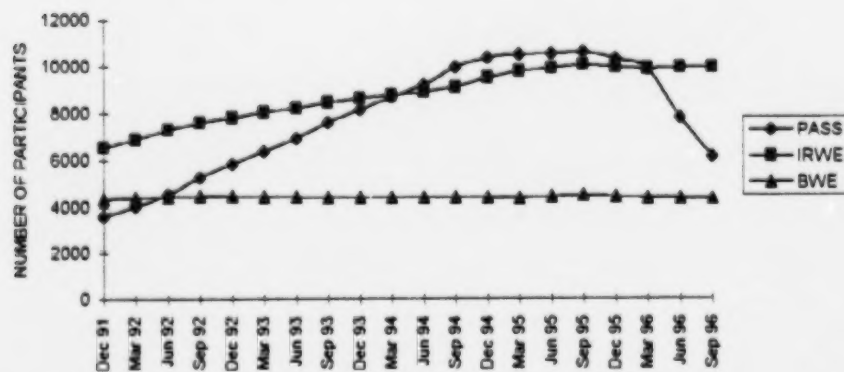
Table 1

Parallels Between the Transition Component of IDEA and the Plan for Achieving Self Support

As identified in the IDEA, an Individualized Education Plan (IEP) is comprised of the following elements:	The PASS is comprised of the following elements:
• Current levels of student performance. • Annual goals and short term objectives. • Special and regular education, transition, and related services to be provided. • Project dates for the initiation and duration of services. • Criteria and procedures for determining whether objectives are being attained.	• Current earnings need to be specified along with anticipated levels of performance. • An occupational objective consisting of a particular job or profession. • Items and services needed to achieve an occupational objective. Examples of items and services include education and training, job coaching, transportation, computers, and assistive technology. • Anticipated beginning and end dates need to be specified. • Interval steps, or milestones, must be described sufficiently so that completion of the steps may be readily discernible and if appropriate, measurable.
IDEA's definition of transition includes the following:	
• A coordinated set of activities designed within an outcome oriented process that promotes movement from school to post-school environments... • Activities are based on student needs and must take into account the individuals preferences and interests. • Activities may include community and school-based instruction, the development of employment objectives, and functional vocational evaluation.	• Likely candidates for a PASS may be individuals who are already receiving services from a state vocational rehabilitation agency, other public or private agencies, are enrolled in school or training programs, or who are currently working or seeking work. The PASS is expected to increase the individual's prospect for self-support. • The individual must decide what occupational goal to pursue. The PASS must individualized, tailored to needs of the participant. Likely candidates for a PASS should express an interest in rehabilitation, employment, and/or becoming more self-supporting. • If an individual is receiving basic life skills training while concurrently pursuing an occupational objective, and such training is necessary for attaining the objective, this training may be approved under the PASS. Also, when all other requirements are met, the occupational objective may specify "VR Evaluation" to cover the costs associated with obtaining the evaluation.

Sources: Individuals with Disabilities Education Act (Sections 300.18, 300.346) and SSA POMS (Chapter 008, Subchapter 70) Plans for Achieving Self-Support for Blind or Disabled People.

Figure 1. PASS, IRWE, and BWE work incentives utilization over time.



Source: Social Security Administration's quarterly reports on SSI disabled workers and work incentive provisions, 1991-1996.

Table 2

Examples of PASS Occupational Goals

Occupational Coverage	Selected Examples
Executive & Managerial	Hotel management, computer industry management, building maintenance coordinator, building inspector.
Professional Specialty	Teacher, computer scientist, graphic artist, counselor, photographer, registered nurse, writer, certified public accountant, community living specialist, librarian, minister.
Technicians & Related Support	Drafting, computer technician, microwave technician, audio engineer, paralegal, power plant technician, occupational therapy assistant.
Administrative Support	Library assistant, word processor, desktop publishing, secretary, mailroom attendant, receptionist.
Service	Food service, janitor, dishwashing, laundry worker, security, hairdresser.
Mechanics, Installers & Repairers	Painter, autobody repairer, heating/air conditioner repairer.
Transportation & Material Moving	Truck driver
Other	Travel agent, commercial agriculture, vocational evaluation.

Note: Occupational categories adapted from the U.S. Department of Labor (1994).

Table 3. Number of SSI Disabled Recipients Benefiting from PASS, IRWE, and BWE Work Incentives, September, 1996

Characteristics	PASS*	IRWE	BWE
Total	6,169	9,937	4,340
Age			
Under 18	7	10	12
18 to 21	270	501	210
22 to 29	1,540	3,410	1,173
30 to 39	2,123	3,347	1,459
40 to 49	1,582	1,599	915
50 to 59	521	720	371
60 to 64	96	206	112
65 and over	30	144	88
Race			
White	4,494	7,393	2,756
Black	743	1,414	820
Other	259	385	284
Unknown	673	745	480
Sex			
Male	3,248	5,444	2,414
Female	2,921	4,493	1,926
Earned Income**			
Wages	2,367	9,872	4,182
Self-employment	227	91	182
Unearned Income**			
None	1,284	4,789	2,302
Social Security	4,637	4,426	1,597
Other pensions	112	98	24
Interests, dividends, etc.	5,637	8,975	3,842
Other	5,924	9,651	4,128

Note. Source: Social Security Administration (1996).

* Data not available on PASS plans which exclude only resources.

**Persons with more than one type are shown under each type.

Table 4

Analysis of Disability Among PASS Participants

Disability	Number	Percent
Mental Retardation	6	8.5
Mental Illness	26	36.6 *
Multiple Disabilities	4	5.6
Hearing Impairment	3	4.2
Orthopedic Impairment	10	14.1
Health Impairment	7	9.9
Brain Injury	4	5.6
Other	11	15.5
Total	71	

Note. Percentages may not equal 100 due to rounding.

*Significantly different from all other categories

($p < .01$)

Table 5

Analysis of Occupational Goals Among PASS Participants

Occupational Category	Number	Percent
Executive & Managerial	4	3.9
Professional Specialty	35	35.9 *
Technicians & Related Support	19	20.4
Administrative Support	21	12.6
Service	10	9.7
Mechanics, Installers, Repairers	3	2.9
Transportation, Material Moving	4	3.9
Other	11	10.7
Total	103	

Note. Percentages may not equal 100 due to rounding.

Occupational categories adapted from U.S. Department of Labor (1995).

* Significantly different from other categories ($p < .05$).

Table 6

Analysis of PASS Preparers

Preparer	Number	Percent
Self	31	30.1 *
Social Security Administration	6	5.8 **
Vocational Rehabilitation Agency	15	14.6
Fee for Service Agency	17	16.5
Non-Fee for Service Agency or Advocate	17	16.5
Unknown	17	16.5
Total	103	

Note. Percentages may not equal 100 due to rounding.

Occupational categories adapted from U.S. Department of Labor (1995).

* Significantly different from other categories ($p < .01$).

** Significantly different from other categories ($p < .05$).

Table 7

Frequency of Items and Services by Disability (N = 101)

Item and Service	Education	Transportation	Employment Support	Technology	Clothing	Other
Mental Retardation	0	2	5	0	4	0
Mental Illness	16	16	2	9	4	5
Multiple Disabilities	1	3	0	1	0	2
Health Impairment	3	1	0	1	0	1
Orthopedic Impairment	6	7	0	0	2	4
Hearing Impairment	5	4	0	4	1	2
Brain Injury	2	1	1	1	0	0
Other	6	7	1	1	2	6
Unknown	15	22	4	0	12	5
Total	54	63	13	17	18	32
Percent	54.5	62.4	12.9	16.8	17.8	31.1